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CERTIFICATE OF MAILING PURSUANT TO 37 C.F.R. §1.8

I hereby certify that this correspondence, pursuant to 37 C.F.R. §1.8, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on:

Date: January 27, 2000

By

PATENT

IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE

RESPONSE TRANSMITTAL



Applicant(s): Blandina, et al.

Docket No.: 10655.7100

Serial No.: 09/105,406

Group Art Unit: 2764

Filing Date: June 26, 1998

Examiner: Nguyen, N.

TITLE: STORED VALUE TRANSACTION
SYSTEM INCLUDING AN
INTEGRATED DATABASE SERVER

RESPONSE PURSUANT TO 37 C.F.R. § 1.111

Assistant Commissioner for Patents
Washington, D.C. 20231-0001

Commissioner:

In response to the Examiner's Office Action dated October 27, 1999, please amend the
above-identified application as follows, and consider the following remarks:

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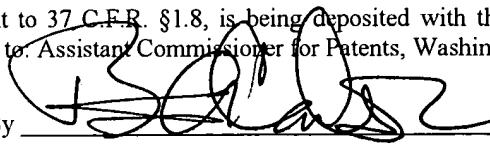
IN THE CLAIMS

Please cancel all claims of record without prejudice or disclaimer, and substitute therefor
the following new claims:

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INTEGRATED DATABASE SERVER

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir/Madam:

Attached herewith is a Response to the Office Action mailed on October 27, 1999 in the above-identified application.

FEE CALCULATION, CLAIMS AS AMENDED:

| Claims remaining after amendment | Highest number previously paid for | Present Extra | Additional Fee |
|---|---|------------------|-------------------|
| Total Effective Claims | 12 | minus 20 = 0 | x \$ 18.00 = 0.00 |
| Independent Claims | 3 | minus 3 = 0 | x \$ 78.00 = 0.00 |
| If amendment enters proper multiple dependent claim(s) into this application for first time (per application) | | | \$260.00 + N/A |
| | | Subtotal | 0.00 |

Fee Calculation: Request for Extension of Time pursuant to
37 C.F.R. §1.136(a)

| | | |
|--------------------------|---|-----------|
| <input type="checkbox"/> | Response filed within first month after due date - add | \$ 110.00 |
| <input type="checkbox"/> | Response filed within second month after due date - add | \$ 380.00 |
| <input type="checkbox"/> | Response filed within third month after due date - add | \$ 870.00 |
| <input type="checkbox"/> | Response filed within fourth month after due date - add | \$1360.00 |
| <input type="checkbox"/> | Response filed within fifth month after due date - add | \$1850.00 |
| | TOTAL: | \$ N/A |
| | | \$ N/A |

If one of the "small entity" boxes above is checked, enter half (1/2) of the second subtotal and **subtract**.

Information Disclosure Statement Pursuant to 37 C.F.R. §§1.97-1.98

N/A

TOTAL ADDITIONAL FEE ENCLOSED

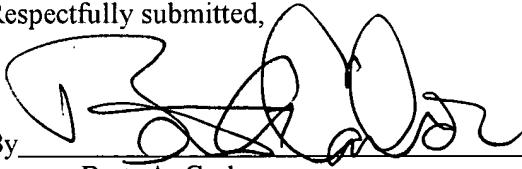
\$ N/A

Please charge Deposit Account No. 19-2814 in the amount of \$_____.
A duplicate copy of this sheet is attached.

Check No. _____ in the amount of \$_____ is attached.

This statement does NOT authorize charge of the issue fee. The Commissioner is hereby authorized to charge any other fee specifically authorized hereafter, or any deficiency in the fee(s) filed, or asserted to be filed, or which should have been filed herewith or concerning any paper filed hereafter, and which may be required under 37 C.F.R. §§1.16-1.18 (deficiency only) now or hereafter relative to this Application and the resulting Official document under 37 C.F.R. §1.20, or credit any overpayment to Account No. 19-2814 for which purpose a duplicate copy of this sheet is attached.

Respectfully submitted,

By 
Brett A. Carlson
Reg. No. 39,928

Dated January 27, 2000

SNELL & WILMER, L.L.P.
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(602) 382-6236